Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Page 1 of 33 09/21/2006 03:26:35pm Document Page 1 of 33 (Official Form 1) (10/05)

NO	PRTHERN DISTRICT OF ILLIN ASTERN DIVISION (CHICAGO	OIS	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Rodriguez, Lucas	Middle):	Name of Joint Debtor (Spouse) (Last, Firs	st, Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years	All Other Names used by the Joint Debtor (include married, maiden, and trade names	
Last four digits of Soc. Sec./Complete EIN or of than one, state all):  xxx-xx-2654	other Tax I.D. No. (if more	Last four digits of Soc. Sec./Complete EIN than one, state all):	or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, a 5837 W 63rd PLace Chicago, IL	nd State):	Street Address of Joint Debtor (No. & Street	et, City, and State):
	ZIPCODE <b>60638</b>		ZIPCODE
County of Residence or of the Principal Place Cook	of Business:	County of Residence or of the Principal Pla	ace of Business:
Mailing Address of Debtor (if different from street 5837 W 63rd Place Chicago, IL	eet address):	Mailing Address of Joint Debtor (if different	t from street address):
	ZIPCODE <b>60638</b>		ZIPCODE
Location of Principal Assets of Business Debto	or (if different from street address above):		
			ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check all applicable boxes.)	Chapter of Bankruptcy the Petition is Filed	
✓ Individual (includes Joint Debtors)	Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker	Chapter 7 Chapter 11 Chapter 9 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
State type of entity:	Commodity Broker  Clearing Bank	Nature of Debts  ✓ Consumer/Non-Business	(Check one box)  Business
	Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3)	<u> </u>	11 Debtors
Filling Fee (Ch	,	Debtor is a small business debtor as	defined by 11 U.S.C. § 101(51D).
Must attach signed application for the codebtor is unable to pay fee except in instruction of the codebtor in the codebtor is unable to pay fee except in instruction of the codebtor is unable to pay fee except in instruction of the code	urt's consideration certifying that the allments. Rule 1006(b). See Official to chapter 7 individuals only). Must	Check if:  Debtor's aggregate noncontigent liquaffiliates are less than \$2 million.	uidated debts owed to non-insiders or
l <u>=</u>	able for distribution to unsecured creditors. property is excluded and administrative exper	nses paid,	THIS SPACE IS FOR COURT USE ONLY
	00- 200- 1,000- 5,001- 10,0 99 999 5,000 10,000 25,0		
Estimated Assets \$0 to \$50,001 to \$100,001 to	\$500,001 to \$1,000,001 to \$10,000,0	01 to \$50,000,001 to More than	
\$50,000 \$100,000 \$500,000	\$100,001 to \$10,000,001 to \$10,000,000 \$10,000,000 \$10,000,000		
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000	\$500,001 to \$1,000,001 to \$10,000,0 \$1 million \$10 million \$50 milli		

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:35pm FORM B1, Page 2 Page 2 of 33 Document (Official Form 1) (10/05) Name of Debtor(s): Lucas Rodriguez **Voluntary Petition** (This page must be completed and filed in every case) **Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. Exhibit A is attached and made a part of this petition. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Thomas R. Hitchcock 09/21/2006 Thomas R. Hitchcock Date **Exhibit C Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. Yes, and Exhibit C is attached and made a part of this petition. I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification  $\square$ describing.) Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) Name of landlord that obtained judgment: Address of landlord: Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

petition.

Name of Debtor(s): Lucas Rodriguez

# (Official Form 1) (10/05)

**Voluntary Petition** 

(This page must be completed and filed in every case)

# **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lucas Rodriguez

Lucas Rodriguez

 $\mathsf{X}_-$ 

Telephone Number (If not represented by an attorney)

09/21/2006

Date

Signature of Attorney

X /s/ Thomas R. Hitchcock

Thomas R. Hitchcock Bar No. 6195164

Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603

Phone No.(312) 551-6400 Fax No.(312) 551-6401

09/21/2006

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature	of Foreign Represe	entative)	
•		,	
		oresentative)	

(Date)

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petiton Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:35pm

Form B6A (10/05)

# UNITED STATES BANKKUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
3639 S Damen, Chicago, II 60609	Fee Simple	-	\$300,000.00	\$304,742.62
110 N 20th Ave, Melrose Park, II 60160	Fee Simple	-	\$250,000.00	\$261,241.17
108 N 20th Ave. Melrose Park, II 60160	Fee Simple	-	\$250,000.00	\$267,336.27

otal: \$800,000.00

(Report also on Summary of Schedules)

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 5 of 33 09/21/2006 03:26:35pm

Form B6B (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, land-lords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	x			
		Tota	al >	\$1,000.00

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 6 of 33 09/21/2006 03:26:35pm

Form B6B (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
		Tota	   >	\$1,000.00

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:35pm

Form B6B (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **SCHEDULE B - PERSONAL PROPERTY**

			t I	Current Value of
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Econoline E250	-	\$1,088.00
and other verifices and accessories.		1990 Nissan 300 ZX 2+2	-	\$1,755.00
		Tota	   >	\$4,268.00

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 8 of 33 09/21/2006 03:26:35pm

Form B6B (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

Total >

\$4,983.00

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1993 Dodge Intrepid	-	\$425.00
		1991 Ford Explorer	-	\$715.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		Tota		\$4.092.00

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 9 of 33 09/21/2006 03:26:35pm

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
3639 S Damen, Chicago, II 60609	735 ILCS 5/12-901	\$0.00	\$300,000.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Wearing apparel	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
1998 Ford Econoline E250	735 ILCS 5/12-1001(c)	\$1,088.00	\$1,088.00
1990 Nissan 300 ZX 2+2	735 ILCS 5/12-1001(c)(2)	\$1,755.00	\$1,755.00
1993 Dodge Intrepid	735 ILCS 5/12-1001(c)	\$112.00	\$425.00
1991 Ford Explorer	735 ILCS 5/12-1001(c)(2)	\$715.00	\$715.00
		\$4,670.00	\$304,983.00

Case 06-11918 Doc 1

Filed 09/21/06 Document

Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:36pm Page 10 of 33

Form B6D (10/05)

IN RE: Lucas Rodriguez

CASE NO \_

(If Known)

CHAPTER 7

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

<del>_</del>					<u> </u>			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>115080922</b>			DATE INCURRED: NATURE OF LIEN:					
America's Servicing Company c/o Codilis and Associates 15 W 030 North Frontage Rd, Ste 100 Burr Ridge, II 60527		-	Principal Balance paid outside the plan COLLATERAL: 3639 S Damen, Chicago, II 60609 REMARKS:				\$245,268.26	
	-		VALUE: \$300,000.00  DATE INCURRED: 10/28/2005					
ACCT #: 1061158030922  Americas Servicing Co 7485 New Horizon Way Frederick, MD 21703		-	NATURE OF LIEN:  Conventional Real Estate Mortgage COLLATERAL:  3639 S Damen, Chgo II 60609 REMARKS:				Notice Only	Notice Only
ACCT #: 9800440498			VALUE: \$0.00  DATE INCURRED: 11/30/2005 NATURE OF LIEN:					
Cit Fin Serv Po Box 624 Marlton, NJ 08053		-	Conventional Real Estate Mortgage COLLATERAL: 108 N 20th, Melrose park, II 60160 REMARKS:				Notice Only	Notice Only
			VALUE: \$0.00					
ACCT #: 9800440498			DATE INCURRED: NATURE OF LIEN:					
CIT GROUP 715 S METROLPOLITAN PO BOX 24330 OKLAHOMA CITY, OK 73124		-	Surrendered House in Foreclosure COLLATERAL: 108 N 20th Ave. Melrose Park, II 60160 REMARKS:				\$208,553.64	\$12,900.12
			VALUE: <b>\$250,000.00</b>					
ACCT #: 15-10-104-055-0000			DATE INCURRED: NATURE OF LIEN:					
Cook County Treasurer Attn: Law Department 118 North Clark Street Room 222 Chicago, IL 60602		-	Back Real Estate Taxes COLLATERAL: 110 N 20th Ave REMARKS:				\$4,436.15	\$4,436.15
			VALUE: \$250,000.00					
2continuation sheets attache	-d		Subtotal (Total of this	Paç	je) :	>	\$458,258.05	
	<i>-</i> u							

Total (Use only on last page) > \$458,258.05 Case 06-11918 Doc 1 Filed 09/21/06

Document

Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:36pm Page 11 of 33

Form B6D IN RE: Lucas Rodriguez (10/05)

CASE NO

(If Known) CHAPTER 7

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Continuation Sheet No. 1

ODEDITORIO NAME AND	Т	l .	DATE CLAIMAWAC		<u> </u>		AMOUNTOE	LINICECLIDED
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		HUSE			⁻			
ACCT #: <b>13225594</b>			DATE INCURRED: 11/30/2005 NATURE OF LIEN: Mortgage					
Household Mortgage Services Po Box 9068 Brandon, FL 33509		-	COLLATERAL:  108 N 20th Ave, Melrose Park, II 60660 REMARKS:				Notice Only	Notice Only
			VALUE: <b>\$0.00</b>	-				
ACCT #: 0013225594	T		DATE INCURRED: NATURE OF LIEN:					
HSBC c/o Codilis and Associates 15W030 North Frontage Road Ste 100 Burr Ridge, IL 60527		-	Surrendered House in Foreclosure COLLATERAL: 108 N 20th Ave. Melrose Park, Il 60160 REMARKS:				\$54,346.48	
			VALUE: \$250,000.00					
ACCT #: 0000000018126037			DATE INCURRED: 11/30/2005 NATURE OF LIEN:					
Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081		-	Conventional Real Estate Mortgage COLLATERAL: 110 N 20th Ave, Melrose Park, II 60160 REMARKS:				Notice Only	Notice Only
			VALUE: <b>\$0.00</b>	_				
ACCT #: 0000000018113209	$\dagger$		DATE INCURRED: 11/30/2005 NATURE OF LIEN:					
Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081		-	Conventional Real Estate Mortgage COLLATERAL: 110 N 20th Ave, Melrose Park, II REMARKS:				Notice Only	Notice Only
	+		VALUE: \$0.00 DATE INCURRED:					
ACCT #: 0018126037  Litton Loan servicing LP P O, 4387  Houston, Tx 77200-4387		-	NATURE OF LIEN: Surrendered House in Foreclosure COLLATERAL: 110 N 20th Ave, Melrose Park, II 60160 REMARKS:				\$208,906.71	
			VALUE: <b>\$250,000.00</b>					
		Ь	Subtotal (Total of this			$\vdash$	\$263,253.19	

Subtotal (Total of this Page) > \$263,253.19 Total (Use only on last page) > \$721,511.24

Case 06-11918 Doc 1

Filed 09/21/06 Document

Entered 09/21/06 15:27:10 Page 12 of 33

(If Known)

Desc Main 09/21/2006 03:26:36pm

Form B6D (10/05)

IN RE: Lucas Rodriguez

CASE NO

CHAPTER 7

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 0018113209			DATE INCURRED: NATURE OF LIEN:					
Litton Loan servicing LP P.O. Box 4387 Houston, TX 77210		-	Second Mortgage COLLATERAL: 110 N 20th Ave, Melrose Park, II 60160 REMARKS:				\$52,334.46	\$11,241.17
			VALUE: \$250,000.00	-				
ACCT #: 0038620407			DATE INCURRED: NATURE OF LIEN: Second Mortgage					
Ocwen Federal Bank Atn:Cashiering Department Orlando, FL 32878		-	COLLATERAL: 3639 S Damen, Chicago, II 60609 REMARKS:				\$59,474.36	\$4,742.62
			#200 000 00					
ACCT #: 38620407	t		VALUE: \$300,000.00  DATE INCURRED: NATURE OF LIEN: 10/28/2005					
Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826		-	Mortgage COLLATERAL: 3639 S Damen, Chicago, II 60609 REMARKS:				Notice Only	Notice Only
			VALUE: \$0.00					
		Ь	Subtotal (Total of this		Ь.	╙	\$111 808 82	

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Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

#### Document Page 13 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) □ Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). □ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). ☐ Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). ☐ Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330. \* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No

\_\_\_continuation sheets attached

Case 06-11918 Doc 1 Filed 09/21/06

Document

Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:37pm Page 14 of 33

IN RE: Lucas Rodriguez

CASE NO			
		(If Known)	
CHAPTER	7		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: 528  Apantaku Clinics LTD 2222 W Division St Chicago, IL 60622		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$265.00
ACCT #: 5456-0051-7201-3851  Banco Popular P O Box 17313  Baltimore, MD 21297		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$32.12
ACCT #: 6035320490389713  Citibank Usa Po Box 6003  Hagerstown, MD 21747		-	DATE INCURRED: 12/02/2005 CONSIDERATION: Charge Account REMARKS:				\$1,280.00
ACCT #: 603259029848  Citifinancial Retail S Po Box 22066 Tempe, AZ 85285		-	DATE INCURRED: 02/28/2006 CONSIDERATION: Charge Account REMARKS:				\$3,789.00
ACCT #: 19331  Division Anesthesia Group 520 E 22nd St Lombard, IL 60148		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$470.00
ACCT #: 6276-4510-0259-4322  Fingerhut P O Box 168 Newark, NJ 07101		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$354.00
ACCT #: 035-6205-807  Kohls PO Box 2983 Milwaukee, WI 53201		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$305.00
1continuation sheets attached		<u> </u>	Since the completed Schell (Use only on last page of the completed Schell	ubto dule			\$6,495.12

Case 06-11918 Doc 1

Filed 09/21/06 Document

Entered 09/21/06 15:27:10 Page 15 of 33

Desc Main 09/21/2006 03:26:37pm

IN RE: Lucas Rodriguez

CASE NO (If Known)

CHAPTER 7

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 907-658-995-7570  Seventh Avenue 1112 7th Avenue Monroe, WI 53566-1364		-	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$142.00
ACCT #: 2450625509  Wash Mutual/providian 4900 Johnson Dr Pleasanton, CA 94588		-	DATE INCURRED: 04/14/2006 CONSIDERATION: Credit Card REMARKS:				\$3,573.00
ACCT #: 5416-5724-5062-5509  Washington Mutual PO Box 660433  Dallas, TX 75266		-	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:				\$2,988.39
ACCT #: 585637068824  Wfnnb/harlem Po Box 182273 - Wf Columbus, OH 43218			DATE INCURRED: 01/2002 CONSIDERATION: Charge Account REMARKS:				\$1,215.00

Total (Use only on last page of the completed Schedule F) >

\$14,413.51

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:37pm

Form B6G (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

CASE NO IN RE: Lucas Rodriguez

CHAPTER 7

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contra	acts or unexpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Arturo Zaragoza 108 N 20th Ave. Melrose Park, II 60160	\$600.00 rental lease Contract to be ASSUMED
Erlinda Rodriguez 3639 S Damen, Chicago, Il 60609	\$800.00 rental lease Contract to be ASSUMED
Jose Luis Cordova 110 N 20th Ave, Melrose Park, Il 60160	\$500.00 rental lease Contract to be ASSUMED
Juan Andrade 110 N 20th Ave, Melrose Park, Il 60160	\$600.00 Contract to be ASSUMED

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:37pm

Form B6H (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)** 

CASE NO IN RE: Lucas Rodriguez

CHAPTER

# **SCHEDULE H - CODEBTORS**

✓ Check this box if debtor has no codebtors.						
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR					

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 18 of 33 09/21/2006 03:26:37pm

Form B6I (10/05)

None.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse									
Married	Relationship: Wife	Age: 58	Relationship	:	Age:					
Employment	Debtor		 Spouse							
Occupation	Unemployed-		1							
Name of Employer	, ,									
How Long Employed										
Address of Employer										
INCOME: (Estimate of a	average monthly income)			DEBTOR	SPOUSE					
	s wages, salary, and comm	issions (prorate if not p	oaid monthly)	\$0.00						
<ol><li>Estimate monthly over the control of the co</li></ol>	ertime		ı	\$0.00						
3. SUBTOTAL				\$0.00						
4. LESS PAYROLL DE				<b>#0.00</b>						
	udes social security tax if b. i	s zero)		\$0.00 \$0.00						
b. Social Security Ta c. Medicare	X.			\$0.00 \$0.00						
d. Insurance				\$0.00						
e. Union dues				\$0.00						
f. Retirement				\$0.00						
g. Other (specify)				\$0.00						
h. Other (specify)				\$0.00						
i. Other (specify)				\$0.00						
j. Other (specify)				\$0.00						
k. Other (specify)			<del></del>	\$0.00						
<ol><li>SUBTOTAL OF PAY</li></ol>	ROLL DEDUCTIONS			\$0.00						
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$0.00						
	operation of business or pr	ofession or farm (attac	ch detailed stmt)	\$0.00						
<ol><li>Income from real pro</li></ol>				\$2,500.00						
<ol><li>Interest and dividend</li></ol>				\$0.00						
<ol><li>Alimony, maintenance that of dependents list</li></ol>	e or support payments paya sted above.	able to debtor for the d	ebtor's use or	\$0.00						
	vernment assistance (specit	y)		\$0.00						
<ol><li>Pension or retirement</li></ol>				\$0.00						
<ol><li>Other monthly incom</li></ol>	e (specify)			<b>.</b>						
a				\$0.00						
				\$0.00						
C				\$0.00						
14. SUBTOTAL OF LINE				\$2,500.00						
	NCOME (Add amounts show			\$2,500.00						
16. TOTAL COMBINED	MONTHLY INCOME: \$2,50	(Report also on Summ	nary of Schedules)							

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:37pm

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

labeled "Spouse."	oricadic of experiances
Rent or home mortgage payment (include lot rented for mobile home)	\$1,100.00
<ul><li>a. Are real estate taxes included? ☐ Yes ☑ No</li><li>b. Is property insurance included? ☐ Yes ☑ No</li></ul>	
2. Utilities: a. Electricity and heating fuel	\$330.00
b. Water and sewer c. Telephone	\$65.00
d. Other:	*****
Home maintenance (repairs and upkeep)     Food	\$400.00
5. Clothing	\$25.00
6. Laundry and dry cleaning	\$15.00
7. Medical and dental expenses	\$95.00
8. Transportation (not including car payments)	\$295.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	<b>#05.00</b>
a. Homeowner's or renter's b. Life	\$35.00
c. Health	
d. Auto	\$150.00
e. Other:	<b>*</b> ***********************************
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other:	
17.b. Other:	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,510.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$2,500.00
b. Total monthly expenses from Line 18 above	\$2,510.00
c. Monthly net income (a. minus b.)	(\$10.00)

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:37pm

Form 6-Summary (10/05)

# Document Page 20 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

#### **AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$800,000.00		
B - Personal Property	Yes	4	\$4,983.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$833,320.06	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$14,413.51	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,510.00
		Total >	\$804,983.00	\$847,733.57	

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 21 of 33 09/21/2006 03:26:37pm

Form 6-Summary (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# Statistical Summary of Certain Liabilities (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

Document Page 22 of 33 09/21/2006 03:26:37pm

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fo	17		
sheets, and that they are true and correct to the best of my	(Total shown on summary page plus 1.)		
Date <u>09/21/2006</u>	Signature /s/ Lucas Rodriguez Lucas Rodriguez		
Date	Signature		
	Ilf joint case, both spouses must sign.]		

# Document Page 23 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

09/21/2006 03:26:38pm

# STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$18,500.00 2006 Rental Leases

\$0.00 2005 no Income living with dauhter

#### 2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

V

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

15W030 North

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
America's Servicing Company
vs
Lucas Rodriguez

NATURE OF PROCEEDING Foreclosure Attorney for Plaintiff Codilis & Associates, P.C. COURT OR AGENCY
AND LOCATION
Circuit Court of Cook
County

STATUS OR DISPOSITION Pending

# Document Page 24 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

Desc Main

09/21/2006 03:26:38pm

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Frontage Road Suite 100 BurrRidge, IL 60527

N	^	n	•
	u		

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None

 $\overline{\mathbf{Q}}$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 07/24/2006

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$2.500.00

7-31-06 \$50.00

Money Management International 9009 West Loop South 7th Floor Houston, TX 77096 Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10

Document Page 25 of 33
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

Desc Main

09/21/2006 03:26:38pm

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None

#### 10. Other transfers

 $\overline{\mathbf{Q}}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 1

#### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

# 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

09/21/2006 03:26:38pm

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF

b. TAXENITY ERV Bushless listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\sqrt{\phantom{a}}$ 

Case 06-11918 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

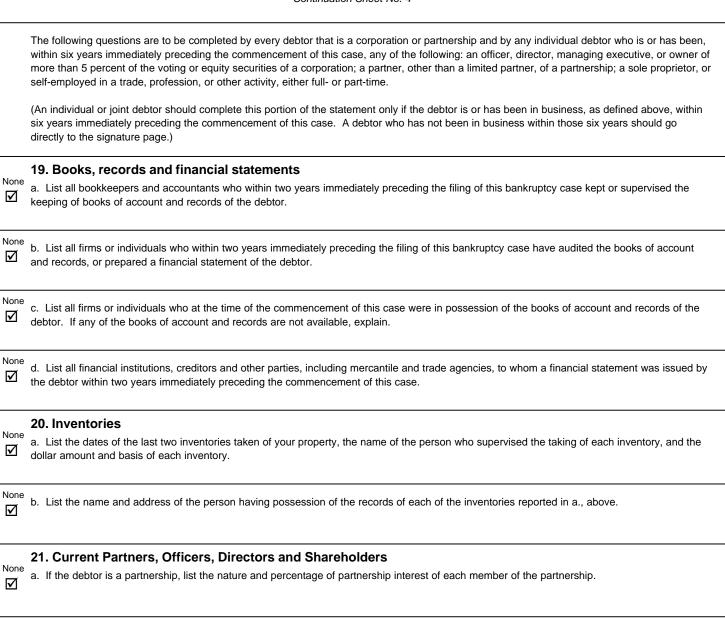
IN RE: Lucas Rodriguez CASE NO

CHAPTER

09/21/2006 03:26:38pm

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4



None

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or  $\sqrt{\phantom{a}}$ holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement  $\sqrt{\phantom{a}}$ of this case.

 $\square$ 

 $\overline{\mathbf{A}}$ 

 $\overline{\mathbf{A}}$ 

 $\square$ 

 $\square$ 

 $\square$ 

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:38pm

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

None  ✓	23. Withdrawals from a partnership or distributions by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.									
None  ✓	• •	. ,	number of the parent corporation of any consolidated group for tax immediately preceding the commencement of the case.							
None  ✓	<b>25. Pension Funds</b> If the debtor is not an individual, list the name and federal has been responsible for contributing at any time within		ion number of any pension fund to which the debtor, as an employer, preceding the commencement of the case.							
	are under penalty of perjury that I have read the an ments thereto and that they are true and correct.		the foregoing statement of financial affairs and any							
Date	09/21/2006	Signature of Debtor	/s/ Lucas Rodriguez Lucas Rodriguez							
Date		Signature of Joint Debto (if any)								
Per	nalty for making a false statement: Fine of up	o to \$500,000 or imp	orisonment for up to 5 years or both. 18 U.S.C.							

Sections 152 and 3571

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main Document Page 29 of 33

Official Form 8 (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

☐ I have filed a schedule of ass	ets and liabilities which includes consum	ner debts secu	red by propert	y of the estate.	
☐ I have filed a schedule of exe	cutory contracts and unexpired leases w	hich includes	personal prop	erty subject to an	unexpired lease.
☐ I intend to do the following wi	th respect to the property of the estate w	hich secures t	hose debts or	is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
3639 S Damen, Chicago, II 60609	America's Servicing Company c/o Codilis and Associates 15 W 030 North Frontage Rd, Ste 100 Burr Ridge, II 60527 115080922	Ø			
108 N 20th Ave. Melrose Park, Il 60160	CIT GROUP 715 S METROLPOLITAN PO BOX 24330 OKLAHOMA CITY, OK 73124 9800440498	Ø			
110 N 20th Ave	Cook County Treasurer Attn: Law Department 118 North Clark Street Room 222 Chicago, IL 60602 15-10-104-055-0000	Ø			
108 N 20th Ave. Melrose Park, Il 60160	HSBC c/o Codilis and Associates 15W030 North Frontage Road Ste 100 Burr Ridge, IL 60527 0013225594	<b>I</b>			
110 N 20th Ave, Melrose Park, II 60160	Litton Loan servicing LP P O, 4387 Houston, Tx 77200-4387 0018126037	$\square$			
110 N 20th Ave, Melrose Park, II 60160	Litton Loan servicing LP P.O. Box 4387 Houston, TX 77210 0018113209	$\square$			
3639 S Damen, Chicago, II 60609	Ocwen Federal Bank Atn:Cashiering Department Orlando, FL 32878 0038620407	$\square$			

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main Document Page 30 of 33

Official Form 8 (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	
\$600.00 rental lease	Arturo Zaragoza 108 N 20th Ave. Melrose Park, II 60160	☑	
\$800.00 rental lease	Erlinda Rodriguez 3639 S Damen, Chicago, Il 60609	☑	
\$500.00 rental lease	Jose Luis Cordova 110 N 20th Ave, Melrose Park, Il 60160	☑	
\$600.00	Juan Andrade 110 N 20th Ave, Melrose Park, Il 60160	Ø	
Date <u>09/21/2006</u>		Signature /s/ Lucas Rodriguez Lucas Rodriguez	
Date		Signature	

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main

B201 (04/09/06)

#### Document Page 31 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:38pm

Page 2

B201 (04/09/06)

# Document Page 32 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Lucas Rodriguez

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

3 · =(u) · · · · · · · · · · · · · · · · · · ·				
Ι,	Thomas R. Hitchcock	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice		
require	ed by § 342(b) of the Bankruptcy Code.			
/s/ The	omas R. Hitchcock			
Thoma	s R. Hitchcock, Attorney for Debtor(s)			
Bar No	o.: 6195164			
Hitchco	ock and Associates, P.C.			
120 Sc	outh State Street			
Suite 8	03			
Chicag	o, Illinois 60603			
Phone	: (312) 551-6400			
Fax: (3	312) 551-6401			

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

E-Mail: Tom@Tomhitchcock.com

Lucas Rodriguez	X_/s/ Lucas Rodriguez	09/21/2006
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Case 06-11918 Doc 1 Filed 09/21/06 Entered 09/21/06 15:27:10 Desc Main 09/21/2006 03:26:38pm

# Document Page 33 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lucas Rodriguez CASE NO

CHAPTER 7

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

JEBION	WIT ENGATION OF ATTORNET	DISCLOSURE OF	
eed to be paid to me, for	before the filing of the petition in bankrup	Pursuant to 11 U.S.C. § 329(a) and Fed. that compensation paid to me within one services rendered or to be rendered on b is as follows:	ţ
600.00	_	For legal services, I have agreed to acce	ı
500.00	ved:	Prior to the filing of this statement I have	ı
\$0.00	_	Balance Due:	ı
	as:	The source of the compensation paid to	2.
	specify)		
	is:	The source of compensation to be paid to	3.
	specify)		
they are members and	closed compensation with any other perso	✓ I have not agreed to share the above associates of my law firm.	4.
	ed compensation with another person or pagreement, together with a list of the nam		
rhether to file a petition in required; journed hearings thereof;	and rendering advice to the debtor in detection lules, statements of affairs and plan whick g of creditors and confirmation hearing, and	In return for the above-disclosed fee, I ha a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, s c. Representation of the debtor at the mo- By agreement with the debtor(s), the above	;     
	OFFICIOATION		
ent to me for	CERTIFICATION tement of any agreement or arrangement tcy proceeding.	I certify that the foregoing is a complet representation of the debtor(s) in this bar	ı
	/s/ Thomas R. Hitchcock	09/21/2006	
Bar No. 6195164	Thomas R. Hitchcock Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603 Phone: (312) 551-6400 / Fax: (312)	Date	-
	Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603	/s/ Lucas Rodriguez Lucas Rodriguez	